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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Date: May 8, 1998

545/98

Pettitt

Serial No.: 08/901,687

Group Art Unit: 2756

Filed: July 28, 1997

Examiner: Unknown

For:

METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD

TRANSACTION OVER THE INTERNET

Honorable Commissioner of Patents and Trademarks Washington, D.C. 20231

## TRANSMITTAL LETTER

Sir:

Please find enclosed the following documents relating to the above-mentioned patent application:

- 1) Information Disclosure Statement: Form PTO-1449 and fifteen (15) references.
- 2) Transmittal Letter (original and two copies)
- 3) Postcard.

The Commissioner is hereby authorized to charge any fees associated with this communication to Deposit Account No.  $\underline{02\text{-}2120}$  (Sawyer & Associates).

Respectfully submitted,

MAY 14 PM 2:25 BROUP 2700

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I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to Commissioner of Patents and Trademarks, Washington, D.C. 20231, on May 8, 1998.

Joseph A. Sawyer, Jr.